BANK OF RICHMOND

Corner Ninth and Main Streets.

Capital and Surplus, - \$1,500,000

Depositary for the State of Virginia and City of Richmond

ACTIVE ACCOUNTS

Individuals, Firms, Corporations Solicited

Commercial Paper Discounted and Loans Made on Negotiable Securities

NATIONAL STATE BANK

1111 E. Main Street RICHMOND, . . . VIRGINIA

Offers to patrons every facility and accommodation con-ent with conservative banking. Interest allowed on deposits in Savings Department. Foreign Exchange bought and sold.

Exporters of Grain Show Renewed Interest and Foreign News Bullish.

PRICES DECLINE Sh COTTON

Publication of the Annual Crop Estimate Has Caused a Great Unloading.

NEW YORK, December 12 .- Domestic NEW YORK, December 12.—Domestic ind grain markets ruled strong early last Exweek. At times sellers were decidedly an scarce and timid, while demand was more animated, especially in Western markets, where, it is said, there was a big increase in outside buying orders. Primarily, the marked improvement in the demand was attributed to encoureging cables, particularly from Liver-Impression that the advance in Eu-Popean markets was caused largely by untimely ruins in Argentina, where harvesting is in full swing. Buying was accelerated also by the light 130 world's shipments, and the resultant material reduction in the quantity on passage.

Volume of Experis.

Volume of Experts.

A study of the statement of the world's exports is especially interesting at this time, as it shows that more than three-quarters of the quantity exported last week was from North America, our share being 6,368,000 bushels, out of 8,080,000 bushels the rest of the world contributing only 1,712,000 bushels, whereas in the same week last year we shipped less than one-half of the total, or 4,824,000 bushels out of 9,736,000, the rest of the world exporting 4,912,000. It will be observed that we are exporting at an extraordinarily rapid rate in spite of the fact that the last crop was much smaller than the previous one, and there are many experienced dealers who incline to the opinion that we are letting our wheat go rather too letting our wheat go rather too 1561

are letting our wheat go rather too rapidly.

Apparently there has been sold to experters almost 90 per cent. of our surplus, and that, too, before the cereal year was half over. Meanwhile, other fexperting countries have been contributing only insignificant quantities, and as a result the quantity on passage has been rapidly diminishing, while available supplies at the principal European ports are said to be appreciably smaller than usual at this season.

It is estimated that for several weeks, if not months, importing countries will need approximately 12,000,000 bushels per week. This cannot be secured unless Argentine spares about 6,000,000 bushels weekly after the first of January. It is claimed that such a task would be a physical impossibility because of the inadequate railroad and elevator facilities and the insufficient occan tonnage.

Course of Priets.

Course of Priess.

The upward tendency was checked temporarily by revised estimates respecting the surplus in Argentine, which is now placed at 128,000,000 bushels, a gain of 8,000,000. This led to moderate liquidation, in part on foreign account. Afterwards the market was extremely feverish and unsettled, prices fluctuating erratically because of the great abundance of conflicting factors, and as a result there was a materially larger volume of business. At first it was alleged that a large short interest had been covered in Chicago for Wall Street account, but subsequently it was said that this wheat had been resold on the advance. Late in the week the market was extremely sensitive.

In the main, however, a stronger

narret was extremely sensitive.

In the main, however, a stronger trend was noticeable, owing largely to more spirited buying partly on outside orders stimulated in part by encouraging cables. European markets being strengthened by reports of further deterioration in Argentine owing to untimely rains where harvesting is under way.

under way.

The final crop report of the Department of Agriculture had little influence, falling flat as usual, having been generally discounted. It showed unimportant changes compared with previous estimates, the total of winter wheat being placed at 409,442,000 busnels, against 409,500,006, according to the October report, while the spring wheat crop was placed at 224,845,000 busnels, against 216,067,000 in October. This makes a grand total of 634,087,000 busnels, compared with 625,567,000 in October, and 735,260,000 a year ago,

Dull Corn Market.

THE STOCK MARKET OF THE WEEK

(From the New York Evening Post of Saturday.)

TOCK EXCHANGE	TRANSAC	TIONS.		
This	Last	Last	Two year	s Three
week.	week.	year.		years ag
neres 2,764,746	8,070,389		7,409,671	2,727,4
allway and infectioneous bonds.\$10,987,000 overnment bonds sold	697,000			\$14,068,0 1,134,0
For the calendar year to date:	1906	1905.	1904.	1943.

1907. 1908. 1995.

THE STOCK MARKET OF THE WEEK.

Railway and Miscellaneous Shares.

The following table shows the week's highest, lowest and closing prices,

| div | dual s | ales ar | nl net | changes of all securities sold
igh and low prices are also give | on the | New 1 | ork Stock | 1 |
|--------------|----------------|----------------|----------------|---|-----------------------|-------------|---|-----|
| d 1 | 1905. | 19 | 907. | | | | Net | ш |
| gh. | Low. | High.
16% | Low. | Allis-Chalmers 200 | ber 21st.
High. | 1324 | Close, ch. | Ц |
| | 40 | 4334 | 14 | | 1004 | 155% | 1634 | B |
| 14 | 939k | 12114 | 4174 | Amalgamated Copper816,376
Amer. Agr. Chem 600 | 478%
123% | 11% | 4714+ 194
1236 | Б |
| | 2016 | 2314 | 7% | Amer. Beet Sugar 700 | 594 | 34 | 814 | þ |
| No
No | sale | 715
601/2 | 31 | American Cen | 414 | 3914 | 40 + 14 | I, |
| 14
14 | 3284 | 4514 | 124 | Amer Car and Foun 4500 | 40%
31% | 29 | 4 + 14
40 + 14
3114 + 216 | li |
| 14 | 25 | 361-9
814 | 21 | Amer. Cotton On 400 | 28 | 31/4 | 4%+ 76 | Ŀ |
| | 24 | 301/9 | 10 | Am. Hide and Leath, pr 400 | 1314 | 12 | 1315- 115 | ľ |
| 16 | 2614 | 88 | 814 | American Ice 23 985 | 221/2 | 18%
3116 | 3744 24 | ь |
| 16 | 10816 | 11116 | | Amer. Locomotive, pr 300 | 88 | 57
66% | 37%+ 2%
88 + 1
73%+ 87%
90 + 3%
61%+ 36 | B |
| | 138½
112 | 155 | 5814 | American Smelting | 9044 | 891/2 | 20 + 36 | В |
| 14 | 934 | 1024 | 45% | Amer. Steel Foundry 1,380 | 90%
7
28
101 | 614 | 615+ 15 | b |
| 4 | 12714 | 13714 | 20
2% | Amer. Steel Foundry | 2 | 28
9316 | 28
100%+ 6 | 0 |
| | 545 | 9814 | Ox. | American Tobacco, pr 1,700 | 7012 | 65% | 70 + 14
71% + 1% | l |
| ٠. e | 85% | 10814 | 6634 | | 72
86 | 6014 | 71%+ 1% | ١, |
| V. | 13114 | 101%
133% | 781/ <u>6</u> | Atlantic Coast Line 1,560 | 71 | 6534 | $\frac{85}{71} - \frac{1}{6\%}$ | t |
| No | Sale | 11 | 116 | Atlantic Coast Line 1.550 Balakiala Mining 2,360 Baltimore and Ohio, 5,709 Baltimore and Ohio, pr. 700 Canadian Pacific 1.539 Central Leether 1 240 | 25%
83 | 79% | 236- 14
83 + 234 | 1 |
| 16 -
16 - | 105% | 9414 | 7696 | Baltimore and Ohio, pr., 700 | 76 | 75 | (1) 1 | 1 |
| 4 | 1500 | 195% | | Canadian Pacific 1,539 | 15134 | 14814 | 1611/4+2 | l |
| 1 | 5134 | 40
56 | 9314 | Chesapeake and Ohio 5.720 | 16
30% | 141/2 | 16 + 1
30%+ 1% | 拼 |
| in
in | 14616 | 1571/2 | 931/4 | Chl., Mil. and St. Paul 42,800 | 104% | 10014 | 104%+ 4
56%+ 4% | b |
| 14 | 4014 | 92%
57% | 48 | C., C., C. and St. L 1,000 | 1984 | 531/4 | 19%+ 114 | |
| 18 | 2914 | 2874 | 1674 | Canadian Pacific | 201/2 | 1814 | 301/4+ 1/4 | 1 |
| in . | 661/2 | 6914 | 41 | Col. and South, 1st pr 1,670 | 49
30% | 441/2 | 49 + 3
39%+ 3% | 1 |
| 4 | 43
61 | 7814 | 25 | Distilling Securities 30,420 | 3114 | 35 | 2914- 174 | t |
| 8 | 381% | 4414 | 1214 | Erie 2.620 | 0.2.74 | 151/2 | 17 + 1%
35%+ 2 | 1 |
| * | 7494
6234 | 75%
67 | 20 | Erie, 1st pr | 25%
25 | 33%
26 | 04. 1. 9 | 1 |
| | 178 | 18944 | 10734 | Great Norther, pr 42.695 | | 112% | 117%+ 1%
93 + 3
14%+ % | 8 |
| 14 | 136¼
1858 | 27% | 351/4
123/4 | Mexican Central 12.200 | 93
15 | 1414 | 1476+ 56 | 1 |
| in R | 8514 | 9274 | 441.6 | Mexican Central | 5014 | 46 | | 18 |
| No service | 126
sule | 13434
414 | 9114 | New York Central | 9514 | 92% | 3614+ 294
316- 14 | 1 |
| 4 | 4394 | 4834 | - 28 | N. Y., Ont. and West 1.635 | 31% | 811/2 | 31/4 1/8
31/4 + 3/8
65 + 1 | • |
| 18 | 1701; | 9214 | 10014 | Norfolk and Western 380
Northern Pacific 83,395 | 1178% | 11314 | 1174 + 3% | 0 |
| 4 | 12216 | 1894 | | l'enn. Raliroad | 112% | 100% | $112\frac{1}{4} + 1$ | 1 |
| é | 43
95 | 9974 | 1546 | Pressed Steel Car 2,885
Pressed Steel Car, pr 435 | 201/4 | 181/9 | 1914+ 16 | 9 |
| 34 | 41 | 5714 | 64
21 | Ranway Steep Spring., 300 | 2614 | 25 | 06% - 1
26 - 1% | 0 |
| | 97% | 571/2
991/4 | 72 | Ry. Steel Spring pr, 100
Reading | 751/2
951/2 | 741/2 | 741/6+ 11/4
947/6+ 41/6 | C |
| | 112 | 1391/8 | 701/4
73 | Reading, 1st pr 400 | 75 | 94
75 | | t |
| | 90 | 94 | 67 | Reading, 1st pr | 76 | 76 | 76 + 1 | T |
| 14 | 22¼
91 | 100 | 12
5014 | Rep. Iron and Steel, 1,225
Rep. Iron and Steel, pr. 335 | 17
66 | 151/2 | 16%+ 1%
66 + 1½ | 1 |
| 4 | 9914 | 361/4 | 11% | Rock Island 4300 | 151/2 | 14 | 151/2+ 3/4 | 1 |
| 14. | 681/2 | 641/4 | 261/2
26 | Rock Island 4.390 Rock Island pr | 29
34 | 271/2
34 | 29
34 - 1 | 1 |
| 14 | 61 | 96¼
118¼ | 631/4 | | 74% | 70% | 7444 3 | 0 |
| 1/2 | 116
315% | 34 | 100 | Southern Pacific, pr. 2,30
Southern Railroad 2,203
Southern Railroad, pr. 1,500
Tennessee Copper 20
Union Pacific 338,830 | 1081/2 | 107% | 168½+ 1
13½+ % | |
| • | 023/ | 9416 | 30 | Southern Railroad, pr 1,500 | 351/4 | 2516 | 351/2- 23/4 | r |
| No | sale
1381/2 | 138 | 17 | Tennessee Copper 200 | 28 | 28
11344 | 28 | 1 |
| No
% | 911/4 | 96 | 75 | | 1191/6 | 785% | 118%+ 41/5
80 + 1/4 | 1 |
| 1/2 | 38 | 5236 | 131/2 | United States Rubber Sie | 1914 | 18% | 191/2+ 11/8 | t |
| 16 | 104% | 109 %
75% | 8114 | U. S. Rubber, 1st pr 735
U. S. Rubber, 2d pr 10) | 7654 | 747/2 | 75 + 1/8 | C |
| 16
14 | 3254 | 50% | 2174 | U. S. Rubber, 2d pr 10)
United States Steel125,100 | 2754 | 247% | 2636+ 114 | I |
| 4 | 31 | 107% | 79%
12% | United States Steel, pr., 37,800
VaCar. Chemical 400 | 85% | 86
1614 | 16%+ 14 | 9 |
| | 38 | 97 | 31 | Virginia Iron, C. and C 100 | 17
40 | 40 | 40 | i |
| 14 | 18
361/2 | 1814
3814 | 1414 | Wabash 500
Wabash, pr 2,000 | 184 | 91/2 | 9% - %
18 - % | T |
| " 7 | otal s | ales for | r the | week, 2,754,746. | 1.074 | 4178 | 10 - % | C |
| | | | | | | | | 100 |

THE BOND MARKET OF THE WEEK.

| 'Railway and Miscellaneous Bonds. | The annual report of Controller of and frank expression have served to of the Currency William B. Ridgely of deepen somewhat the appreciation of ter |
|--|--|
| High. Low. \$1,000. High. Low. Close. ch. 103 S7 14 Adams Express. coll. tr. 4s. 82 81 81 - ½ 79½ 34 74 American Tobacco 4s. 60½ 36 56½ 12 110% 85 135 American Tobacco 8s. 24½ 93 94 + 1 10½ 80½ 95 Atchison, Top. and S. Fe, gen. tr. 26½ 93 93½+ % 98½ 22 13 Atlantic Coast Line 4c. 85 8½ 85 8½ 86 + % | fered what some regard as an illuminating explanation on the banking disturbance, which broadened the field of its causes far beyond the immediate troubles in New York. Mr. Ridgely says: "The conditions level. Mr. Ridgely says: "The conditions in the extent of the disturbance, and the explanation of the disturbance, and the extent of the extent of the extent of the disturbance, and the extent of the ext |
| 931/2 55% 19 Baltimore and Ohlo, prior lieu 34/5. 50 591/4 587%—17 19 19 19 19 19 19 19 19 19 19 19 19 19 | HOW MOSQUITOS PREVENTED CAPTURE OF FARRAGUT |
| 16554 S7 S4 Chesapeake and Ohlo gen. 4½s 951/2 94 95 16054 254/2 1 C. and O. R. and A. Ist con. 4s 93 93 91 92 1602 894/2 2 C. C. C. and St. L. gan. 4s 93 93 83 -11/2 1603/2 89 2 Colorado Fuel and Iron gan. 5s 80 80 80 95 944/2 75 56 Colorado and Southern 4s 82 81 81 1603/4 454/2 13 Eric convt. 4s, ser. A 77 76 75 75 1603/4 454/2 13 Eric convt. 4s, ser. B 514/2 51 514/2 44 1603/4 454/2 5 Eric fit ext. 4s 93 33 33 24 1603/4 844/2 5 Eric con. 4s 744/2 73 74 1604/2 71 10 Eric-Pennsylvania coll. 4s 73 72 72 1604/2 92 15 Louisville and Nashville uni. 4s 95 95 95 95 95 95 95 9 | [Special to The Times. Dispatch.] NEW ORLEANS, LA., December 22.— That a mosquito bite once stood between Admiral Farragut and death and that ninety bodies now moulder in the old monitor Tecumseh, lying in the gulf off Fort Morgan, AlE., are facts discovered by Rear-Admiral E. E. Rob. SPARKS DEFENDS ACTION |
| 593, 56 75 Norfolk and Western con. 4s. 921a 915b 92 914, 75 21 Norfolk and Western P. C. and C. 4s. 764, 614 | erts, U. S. N. (retired), who is here for the first time since 1862, when, as a lieutenant of engineers, attached to Admiral Farragut's squadron, he was in all the notable naval operations along the Southern coast and came up the Mississippi River and captured New Orleans. Admiral Roberts was with Admiral Parragut in the battle of Mobile Bay. He was at the capture of Fort Fisher, at the mouth of Cape Fort Fisher, at the mouth of Cape Fear River, and at that time was a messmate of Admiral Dewey, who was elved from confidential agents in |
| 105½ 597a 2 Wabash 2d 5s 104½ 104 104½ 1½ 80 58 9 Wabash Pittsburg 1st 4s 54½ 64½ 54½ 64½ 54½ 64½ 54½ 64½ <t< td=""><td>then a lieutenant-commander. Admiral Goldfield that trouble was imminent in Roberts recently visited the old forts near Mobile, Ala. "I have learned," said Admiral Roberts, "that in the summer of 1863, before the attempt was made to run by pared for trouble, and that the picket-</td></t<> | then a lieutenant-commander. Admiral Goldfield that trouble was imminent in Roberts recently visited the old forts near Mobile, Ala. "I have learned," said Admiral Roberts, "that in the summer of 1863, before the attempt was made to run by pared for trouble, and that the picket- |
| Association on Wednesday, followed by a similar report from the United States Census Bureau yesterday. These reports have both been of such a character as to show the absurdity of the National Ginners' own estimate of 10.600,000 bales announced a few weeks ago, and also similar other low crop estimates. The effect of these more recent developments, tending to confirm the probability that the crop is over the probability that the probability th | was bombarding that stroighold. Admiral Farragut was on one of the blockading vessels at Sand Island, in the gulf off Mobile Bay. In order to personally look after the shelling operations the admiral would run down the lisland on the gulf side, land in a the troops there has been no violence, in the lisland on the gulf side, land in a the troops there has been no violence, in the lisland on the gulf side, land in a the troops there has been no violence, in the lisland on the gulf side, land in a the troops there has been no violence, in the lisland on the gulf side, land in a the troops there has been no violence, in the lisland on the gulf side, land in a the troops there has been no violence, in the statement I add the absence of any state |
| and exporters to buy less freely, as the realization of such a crop would be ample to meet the world's requirements for consumption the ensuing year, and leave mill stocks and the world's visible supply at the end of the season on September 1st in about the same comfortable position as on that date last year. For these reasons, the present quoted prices of 11 to 11 1-2 cents for spot cotton in the | and cross Dauphin Island, which was very narrow at that point. He would meet a small boat on the sound side, which conveyed him to the mortar fleet. "On these trips he was usually accompanied by one man, his secretary or aid, and as the crossing was made within a mile of the woods, which extended not much over a mile from Fort Gaines, a party of Confederates stationed at Wort Gaines, a party of Confederates stationed at Wort Gaines decided to make |
| south are considered a full quotation, especially as at this time last year prices were about 1 1-4 cents per pound lower, and the country was then in the highest state of prosperity; with consumption very heavy. License to Virginia Couple. [Special to The Times-Dispatch.] | "This party included Sergeant Wiley Wagner, Corporal William Foster and Private Harry Savage, of Company E. First Confederate Georgia Regiment, Taking with them three days rations and water, they went at night to the |
| Has the Yield Been Undertstimated? The Census Bureau's report, published yesterday, showing 9,281,000 bales ginned of this season's growth to December 13th, compares with 10 115,000 bales to the same date last year, when the crop was 13,500,000 bales, and 9,287,090 the previous year, when the crop was 13,500,000 bales, and 9,287,090 the previous year, when the crop was 13,500,000 bales, and 9,287,090 the previous year, when the crop was 13,500,000 bales, and 9,287,090 the previous year, when the crop was 13,500,000 bales, and 9,287,090 the previous year, when the crop was 13,500,000 bales, and 9,287,090 the previous year, when the crop was 13,500,000 bales, and 9,287,090 the previous year, when the crop was 13,500,000 bales, and 9,287,090 the previous year, when the crop was 13,500,000 bales, and 9,287,090 the previous year, when the crop was 13,500,000 bales, and 9,287,090 the previous years old, of Lillian, Va. | made and secreted themselves in the marsh grass. Their idea was that if [Special to The Times-Dispatch.] they could capture Admiral Farragut BALTIMORE. MDA. the life of Gay. |
| bales. The fact that this report shows over 942,000 bales ginned in the last ten working days shows that either a great deal more cotton in the seed has been carried by planters unginned to a later date than usual this year, or else the previous ginning reports did not STOCKS, | to kill him if he resisted and run the risk of injury to themselves. "The three Confederates remained hidden in high marsh grass on Dauphin Island for two days and three nights, but for some reason Admiral Farragut did not make his regular daily visit to the mortar fleet. Dauphin Island has |
| contain full estimates on the amount of cotton which had been actually ginned. The ginning of over \$4,000 bales per day in the last ten working days up to December 13th, if continued at this ratio the balance of the mouth, would confirm the government's recent crop estimate and increase the belief | that of Jersey, and the Confederates suffered tortures as they lay exposed to hordes of the flerce insects. On the morning of the third day the three men, more dead than alive, crawled back to Fort Gaines and abandoned the plan to make Admiral Farragut a prisoner. They were on the sick list BALTIMORE, MD., December 22.— |
| that it has again underestimated the yield by probably as much of a percentage as in the past. As a result of these reports the movement of the crop is now expected to increase materially. | for a week. "The very day the attempt was abandeded Admiral Farragut resumed his visits to the mortar fleet." "The monitor Tecumseh," continued Admiral Roberts, "still lies in the har. "The definition of Ports, "still lies in the har." Deputy Sheriff Hoofnagie, of Ports, mouth, Va., left here to-night with mouth. The monitor Tecumseh," continued to having killed Thomas Brown, colored, after a quarret ever 10 cents, |
| | |

Dull Corn Market.

There was only a small business in the local corn maybet, most traders showing indifference, and hence the office of the time. Early in the week, here were decided by strong, shorts showing anxiety to great the street of the time. Early in the week, here were, December contracts were decided by strong, shorts showing anxiety to great the street of the time. Early in the week, here were insignificant. The distant decided in the street of the time fair the temporarily, mainly in symmetric part of the Department of Agriculture had little influence, and the street of the time fair the street of the department of Agriculture had little influence, and though it showed an algituly larger to great part of the Department of Agriculture had little influence, and the street in the street of the department of Agriculture had little influence, and the street in the street of the street of the department of Agriculture had little influence, and the street in the

Normal Financial Conditions Are Not Looked for Until

NOTABLE MONEY ADDRESSES

Mr. Didgely Says Panic Was Caused by Lack of Confidence in the Banks.

NEW YORK, December 22.—The fi-nancial markets last week were largely concerned with the preparations for the coming annual settlements, and nancial markets last week were largely concerned with the preparations for the coming annual settlements, and operations in securities were, for the most part in absynce or under some oppression. Transactions in stocks were to a great extent in professional hands, and the pressure on the market was not acute, in spite of the fortifying process in progress by the banks.

With the premium on currency per-sisting in New York, and the outflow of cash to the interior still going on, in spite of the period of the usual re-turn flow of funds which go out to move the crops, the conviction was borne home to bankers that the re-turn of normal banking conditions was not to be looked for before the turn of the year. With the premium on currency

turn of normal banking conditions was not to be looked for before the turn of the best informed in the desire of the best informed in the discussion of the best informed minds on flars of the more cash to be desired to their proper position of relatively less incomercial crises are the outgrowth of inherent tendencies in human manifestations in the banking and money operations which were sumantly than the country banks of the country banks which were sum of the best informed minds on flars in the banks in the manage of the New Section of the sum of the country banks which were sum of the best informed minds on flars in the banks which were sum of the best informed minds on flars of the banks in the banks which were sum of the cash. He argues, therefore, that if the cash and of he country banks were to the flar of the banks in the banks were the banks in the banks which were sum of the cash and of the country banks.

The case and of clear the sum of the country banks were to the banks in the banks were the sum of the cash in the banks which were sum of the cash in the banks with the country banks.

The case and of clear in the banks in the banks in the banks were the proper position of relatively less in manifestations in the banks in the bank

ADMINISTRATOR'S SALE OF PERSONAL PROPERTY OF WILLIAM ANSELL, DECEASED. HOW MOSQUITOS PREVENTED CAPTURE OF FARRAGUT

As administrator of William Axsell, deceased, I will, on MONDAY, DECEMBER 23, 1997, MONDAY, DECEMBER 23, 1991, commencing at 1930 o'clock A. M., sell at public auction, on the premises of No. 3212 West Cary Street, Richmond, Va., the personal estate of which William Axsell died possessed, consisting of the following property, to-wit: 3 Horses, 33 Cows, 1 Buil, 2 Milk Wagons, Cans, Buckets and other dairy fixtures 1 Buggy, Farming Implements, Fowls, Household and Kitchen Furniture, etc.

J. F. AXSELL. Administrator.

LUMBER Sash, Blinds, Doors, Mouldings, Large Stock. Low Prices. WOODWARD & SON, Richmond, Va.

OLD DOMINION

STEAMSHIP CO.

Night Line for Norfolk.

Leave Richmond every evening (foot reet) at 7 P. M., stopping at New was en route. Farc, \$2.50 one way; \$ und trip, including stateroom berth; m tra. Street cars to steamer's wharf.

FOR NEW YORK. Via Night Line Steamers (except Saturday) makking connection in Norfolk with Mai Line Ship following day at 7 P. M.; als Ncrfolk and Western Ry. at 9 A. M. and P. M., and Chesapeake and Ohic Ry. at A. M. and 4 P. M., making connection dail (except Sunday) at Norfolk with Main Lin ships sailing 7 P. M. Tickets 808 E. Mai St., Ilicamond Transfer Co., 819 E. Main St. The Jefferson, Murphy's Hotel.

The Main Line Steamers Will Not Sail From New York and Norfolk on

Merchants and Miners Transportation Co. Norfolk to Boston, Mass., and Providence, R. I.

Christmas Day.

Frovidence, R. I.

Steamers leave Norfolk for Boston Tuesday, Wednesday, Friday and Sunday. For Providence Monday, Thursday and Saturday at 6 P. M. Passengers and freight taken for all New England points. Tickets on sale at C. & O. Ry. N. & W. Ry. offices and Nos. 808 and 819 East Main.

Winter Cruises to Summer Lands Winier Cruises to Jummer Lands
TWO SPECIAL 28 DAY TOURS TO JAMAICA December 28th and January 11th,
\$180.00 up.
TWO WEST INDIES CRUISES, 28 days/
January 28th and February 27th, \$150.00 up.
THREE SHORT CRUISES, 16 days, TO
NASSAU, CUBA, PORTO RICO AND BER.
MUDA, January 23d, February 12th and
Mairch 3d, \$100.00 up.
COOKS TOURS TO EUROPE, THE
MEDITERRANEAN, EGYPT, THE NILE,
THE ORIENT AND AROUND THE
WCRLD, \$150.00 up.

"Ask Mr. Bowman," 808 East Main Street, Richmond, Va. The Only Exclusive Steamship Agency in Virginia.

PATRONIZE HOME 'NDUSTRY.

Railroads,

R. F. & P. RICHMOND, PTLEDERICKSBURG R. R. TRAINS LEAVE RICHMOND - NORTH-

CTRAINS ARRIVE RICITMOND—SOUTH.

WARD

6:30 A. M.—Week Days—Elba Ashlané
Accommodation.
7:50 A. M.—Daily—Byrd St. Through.
5:25 A. M.—Week Days—Byr 1 St. Wash.
10:35 A. M.—Sunday only—Elba. Washings
10:40 A. M.—Sunday only—Elba. Washings
10:40 A. M.—Week Days—Elba Ashlané
12:20 P. M.—Daily—Main St. Through.
12:46 P. M.—Daily—Byrd St. Through.
6:40 P. M.—Week Days—Elpa Ashlané
Accommodation.
7:15 P. M.—Daily—Byrd St. Through.
10:00 P. M.—Daily—Byrd St. Throug on all above trains, except took dutions.
All trains to and from Byrd Street Station atop at Elbs.
Time of arrival and departures and connections not guaranteed.
W. P. TAYLOR. C. W. CULP. W. P. TAYLOR. Traf. Mgr.

Southern Railway

N. B.—Following schedule figures in the state of the schedule figures in the s

INTONEY TO LOAN

BY THE

BY THE

Life Insurance Co. of Virginia

on desirably located business or residence property. For terms and conditions, call on or address

Mr. J. T. Lawrence,

BIOME OFFICE, RICHMOND, VA.

INTONE OFFICE, RICHMOND, VA.

BY THE

1.15 A. M.—Dally—Limited — Burder Pull, man to Atlanta and Birmingham, New Man to Atlanta and Birmingham, New Jories, Respective Corleans, Classe City, Oxford, Durham. Chase City, Oxford, Durham. Chase City, Oxford, Durham. The Consection of P. M.—Ex. Sunday—Keysville Local. YOR RIVER LINE.

4:20 P. M.—Ex. Sunday—To West Point—Connecting for Baltimore, Monday. Wednesday, Fight Advanced by Point.

4:20 P. M.—Ex. Sunday—Local to West Point.

4:20 P. M.—Ex. Sunday—Local to West Point.

TRAINS APPLYE DICHMOND. THE TRAINS APPLYE DICHMOND.

TRAINS ARRIVE RICHMOND. 6:55 A. M., 8:40 P. M.—From all the South 4:10 P. M.—From Charlotte, Raleigh, Dur-ham, Chase City and local stations. 8:46 A. M.—From Keysville—Local 9:20 A. M.—From West Point, and from Haltimore Wednesday, Friday and Sunday. 10:45 A. M., 5:45 P. M.—Local from West Point.

C. W. WESTBURY, D. P. A., 920 E. Main Street, Phone 45%

Chesapeake & Ohio Railway

9:00 A. M Fast daily trains to Old 4:00 P. M. Point and Norfolk. 9:00 A. M. Fast daily trains to Old
4:00 P. M. Point and Norfolk.
7:40 A. M.—Daily. Local to Old Point.
7:40 A. M.—Daily. Local to Old Point.
1:00 P. M. Daily. Local to Old Point.
1:00 P. M. Daily. Louisville. Cincinnati,
11:00 P. M. Daily. Chicago and St. Louis Pullmay
sleeper.
10:60 A. M.—Daily — Charlotteville. except
Sunday to Hinton, except Saturday and Sunday to Cincinnati.
10:60 A. M.—Daily — Lynchburg. Lexington,
10:60 A. M.—Daily — Lynchburg. Lexington,
10:60 A. M.—Daily — Lynchburg.
TRAINS ARRIVE RICHMOND.
From the East—9:10 A. M., 11:45 A. M.,
7:00 P. M., S:15 P. M.
Main Line West—7:30 A. M., *8:20 A. M.,
3:45 P. M., 7:45 P. M.
James River Line—*5:35 A. M., 6:45 P. M.
* Daily except Sunday.

ONLY ALL RAIL LINE TO NORFOLK,
Leave Byrd Street Station, Richmond.
In Effect December 1, 1907.
FOR NORFOLK: 9:00 A. M., 3:00 P. M.,
and 7:35 P. M. daily.
FOR LYNCHBURG, THE WEST ANII
SOUTHWEST: 9:00 A. M., 12:19 P. M. and
9:40 P. M. daily,
ARRIVE RIGIMOND.—From Norfolk,
11:30 A. M. and 6:50 P. M. daily, From the
West, 7:10 A. M., 2:05 P. M. and 8:50 P. M.
daily.
Fullman Parior and Sleeping Cars. Cate
Dining Cars.
W. B. BEVILL. C. H. BOSLEY.

W. B. BEVILL. C. H. BOSLEY.
Gen. Pas. Agent. Div. Pas. Agent.

Richmond and Petersburg Electric Railway Cars leave corner of Seventh and Perry Sirects. Manchester, every hour (on the hour) from 6 A. M. to 10 P. M. 11 P. M. cae to Chester. Last call in the midnight through to Petersburg. Limited car. 5/45 P. M., daily, except Sunday. Cars leave Petersburg. foot of Sycamore Sirect, every hour from 6/35 A. M. to 10/35 P. M. Last car, 11/40 P. M.; limited car, All cars from Petersburg connecting Richmond cars.

Seaboard Air Line Railway.

SOUTHBOUND TRAINS SCHEDULED TO LEAVE RICHMOND DAILY.

9:35 A. M.—Local to Norlina, Raleigh, Charlotte, Wilmington. 12:30 P. M.—Sleep, ers and coaches, Atlanta, Birmingham, Savannah, Jacksonville and Florida points.

9:25 P. M.—Sleepers and coacher, Atlanta, Eirmingham, Memphis, Savannah, Jacksonville and Southwest, NORTHERUND, TRAINS, SCHEDULED, TO. NORTHBOUND TRAINS SCHEDULED TO ARRIVE RICHMOND DAILY. 6:50 A. M., 6:25 P. M., 7:05 P. M.

Richmond and Chesapeake Bay R'y Electric trains, to and from Ashland, stop-ping at intermediate stations upon signal.

DAILY.

Leave Bichmond (Broad and Laurel Streets)—8:05. 7:10, 8:10. 9:10. 11:10 A. M., 1:10. 2:10, 3:10. 3:10. 4:10. 5:10. 8:10. 7:10, 8:11. 9:10. 11:30 P. M. 11. 13:10 P. M. 12. Leave Ashland—5:55. 7. 8, 9, 10 A. M. 12. 100n. 2, 3, 4, 5, 6; 7, 8, 9, 10:30 P. M.

Steamboats.

Virginia Navigation Co.'s JAMES RIVER DAY LINE.

JAMES RIVER DAY LINE.

STEAMER POCAHONTAS LEAVES FROM OLD DOMINION WHARF MONDAY, WEDNESDAY and FRIDAY at 7 A. M., for Nortolk, Portsmouth, Old Point, Newport News, Clarement and James River landings, connecting at Old Point for Washington, Baltimore and the North. Staterooms reserved for the night at moderate prices on Pocahontas. Electric cars direct to the wharf. Tickets on sale at Richmond Transfer Co., 519 East Main Street, 803 East Main Street, or on wharf or steamer. Fare to Norfolk, one way, \$1.50. Round trip, \$2.50; second class, \$1,00.

Freight received for above-named places and all points in Eastern Virginia, North Carolina and the East.

JOHN F. MATER, Agent IRVIN WEISIGER, Gen'l Mgr.

IRVIN WEISIGER, Gen'l Mgr. The Clyde Steamship Company

RICHMOND AND NORFOLK LINE. Freight received and delivered daily C. & O. Ry. Co.'s Depot, Seventeenth a Eroad Streets. H. K. WOODFIN, Solicit Agent, Clyde Line Wharf. Phone 510,

Richmond Transfer Co.

BUY YOUR TICKETS And Have Your BAGGAGE CHECKED At Offices of RICHMOND TRANSFER COMPANY, 819 E. Main, Murphy's and Jefferson Hotel,

HOLIDAY RATES.

AVOID BUSIL AT STATION.